

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION**

In re: JOANNE M BALDWIN	§	Case No. 18-bk-14716
	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/17/2018.
- 2) The plan was confirmed on 03/26/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/18/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,702.72.
- 10) Amount of unsecured claims discharged without full payment: \$129,686.25.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 37,800.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 37,800.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,980.53
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,980.53</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL H YOUNG, ESQ	Lgl	4,000.00	NA	NA	3,000.00	0.00
AMERICAN HONDA FINANCE	Sec	14,785.00	14,004.09	14,004.09	0.00	0.00
DISCOVER FINANCIAL SVCS	Uns	4,872.00	4,988.51	4,988.51	1,347.59	0.00
DISCOVER FINANCIAL SVCS	Uns	3,002.00	3,204.63	3,204.63	865.70	0.00
PHILA. FEDERAL CREDIT UNION	Uns	0.00	11,786.27	11,786.27	3,183.95	0.00
FREEDOM MORTGAGE CORP	Sec	189,194.00	184,460.15	184,460.15	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	5,693.38	5,693.38	1,538.01	0.00
CAPITAL ONE BANK	Uns	479.00	496.09	496.09	134.01	0.00
CAPITAL ONE BANK	Uns	5,599.00	5,726.43	5,726.43	1,546.94	0.00
US BANK NATIONAL ASSOCIATION	Uns	2,371.00	2,017.35	2,017.35	544.97	0.00
BANK OF AMERICA	Uns	5,218.00	5,404.33	5,404.33	1,459.92	0.00
AMERICAN EXPRESS	Uns	1,338.00	1,632.62	1,632.62	441.04	0.00
CAPITAL ONE	Uns	3,374.00	3,582.11	3,582.11	967.67	0.00
CELTIC BANK	Uns	0.00	6,772.41	6,772.41	1,829.50	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	1,592.00	2,471.08	2,471.08	667.53	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	2,803.00	2,985.66	2,985.66	806.55	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	669.00	773.78	773.78	209.03	0.00
PORTFOLIO RECOVERY	Uns	3,929.00	4,009.88	4,009.88	1,083.23	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PORTFOLIO RECOVERY	Uns	0.00	2,514.77	2,514.77	679.34	0.00
LVNV FUNDING	Uns	4,811.00	4,951.63	4,951.63	1,337.63	0.00
PORTFOLIO RECOVERY	Uns	424.00	433.37	433.37	117.07	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	2,071.64	2,071.64	559.63	0.00
CITIBANK, N.A	Uns	5,244.00	5,429.16	5,429.16	1,466.64	0.00
CITIBANK, N.A	Uns	2,012.00	2,083.43	2,083.43	562.82	0.00
CITIBANK, N.A	Uns	4,231.00	4,363.16	4,363.16	1,178.67	0.00
CITIBANK, N.A	Uns	1,216.00	1,346.59	1,346.59	363.77	0.00
TD BANK USA N.A.	Uns	0.00	2,304.62	2,304.62	622.57	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	30,745.82	30,745.82	8,305.69	0.00
AFFIRM	Uns	210.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	424.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	0.00	NA	NA	0.00	0.00
CITIBANK/HOME DEPOT	Uns	555.00	NA	NA	0.00	0.00
ELAN FINANCIAL SERVICE	Uns	2,371.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	0.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	0.00	NA	NA	0.00	0.00
PHILA FCU	Uns	11,937.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	0.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	0.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	0.00	NA	NA	0.00	0.00
NATIONWIDE BANK	Uns	6,490.00	NA	NA	0.00	0.00
SYNCHRONY/HOME DESIGN	Uns	2,449.00	NA	NA	0.00	0.00
SYNCHRONY BANK/TOY	Uns	762.00	NA	NA	0.00	0.00
SYNCHRONY BANK/AMAZON	Uns	2,889.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	302.00	NA	NA	0.00	0.00
SYNCHRONY BANK/SAMS	Uns	4,215.00	NA	NA	0.00	0.00
SYNCHRONY BANK/WALMART	Uns	6,387.00	NA	NA	0.00	0.00
TARGET	Uns	2,138.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JC PENNEYS	Uns	2,588.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 184,460.15	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 14,004.09	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 198,464.24</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 117,788.72</b>	<b>\$ 31,819.47</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,980.53
Disbursements to Creditors	\$ 31,819.47
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 37,800.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2023

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.